

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

ROBERT WILLIAM WISOR, III
TIA MARIE WISOR
Debtor(s)

Case No. 11-70658JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2011.
- 2) The plan was confirmed on 09/06/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/20/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/23/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,287.74.
- 10) Amount of unsecured claims discharged without payment: \$21,373.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$73,383.99
Less amount refunded to debtor	\$1,472.90

NET RECEIPTS: **\$71,911.09**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,429.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,429.71**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACADEMY COLLECTION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
AFNI INC***	Unsecured	0.00	173.83	173.83	0.00	0.00
ALLIED INTERSTATE++	Unsecured	0.00	NA	NA	0.00	0.00
ANDERSON FINANCIAL NETWORK	Unsecured	173.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC ASSIGNEE	Unsecured	1,129.00	1,004.94	1,004.94	66.57	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	6,969.00	NA	NA	0.00	0.00
BUREAU OF COLLECTION RECOVER	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC/CACV/COLLECT AMERIC	Unsecured	3,197.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CBUSA++	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS AUTO FINANCE INC(*)	Secured	6,696.00	6,387.55	6,387.55	6,387.55	675.11
CITIZENS AUTO FINANCE INC(*)	Secured	6,624.00	6,624.00	6,624.00	6,624.00	780.69
CITIZENS AUTO FINANCE INC(*)	Unsecured	0.00	19.79	19.79	1.31	0.00
CLEARFIELD BANK & TRUST CO.	Unsecured	0.00	NA	NA	0.00	0.00
CLEARFIELD HOSPITAL	Unsecured	0.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	11.51	11.51	0.00
CNB BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	179.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	29.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	29.00	NA	NA	0.00	0.00
DELL INC	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV INC	Unsecured	751.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	656.00	656.13	656.13	43.46	0.00
ECMC(*)	Unsecured	804.00	807.51	807.51	53.49	0.00
ECMC(*)	Unsecured	313.00	582.10	582.10	38.56	0.00
EDWIN A ABRAHAMSEN ASSOC PC+	Unsecured	0.00	NA	NA	0.00	0.00
FASHION BUG++	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GE CAPITAL RETAIL BANK	Unsecured	1,092.00	1,092.24	1,092.24	72.35	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	0.00	NA	NA	0.00	0.00
GEISINGER MEDICAL CENTER	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/CARE CREDIT++	Unsecured	3,197.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	88.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE CREDIT COLLECTION	Unsecured	97.00	NA	NA	0.00	0.00
M & T BANK	Unsecured	0.00	403.73	403.73	26.74	0.00
M & T BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK/CREDIT CORP	Unsecured	0.00	272.14	272.14	18.03	0.00
M & T MORTGAGE CORP*/M&T BAN	Secured	37,456.00	37,401.68	0.00	26,413.00	0.00
M & T MORTGAGE CORP*/M&T BAN	Secured	0.00	836.51	836.51	836.51	0.00
MARATHON PETROLEUM CO	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,412.00	1,411.53	1,411.53	93.50	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	751.00	NA	NA	0.00	0.00
OXFORD COLLECTION SVC++	Unsecured	751.00	NA	NA	0.00	0.00
PA COLLECTION SVCS	Unsecured	100.00	NA	NA	0.00	0.00
PEEBLES++	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	200.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	50.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	266.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Secured	0.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Secured	29,048.00	29,396.63	0.00	24,339.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON/SCCR GTE/AFNI*+++	Unsecured	0.00	NA	NA	0.00	0.00
WAL MART++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$50,752.00	\$0.00
Mortgage Arrearage	\$836.51	\$836.51	\$0.00
Debt Secured by Vehicle	\$13,011.55	\$13,011.55	\$1,455.80
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,848.06	\$64,600.06	\$1,455.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11.51	\$11.51	\$0.00
TOTAL PRIORITY:	\$11.51	\$11.51	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,423.94	\$414.01	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,429.71</u>	
Disbursements to Creditors	<u>\$66,481.38</u>	
TOTAL DISBURSEMENTS :		<u>\$71,911.09</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/10/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.